

SO ORDERED.

SIGNED this 27th day of May, 2014.



*Benjamin A. Kahn*  
BENJAMIN A. KAHN

UNITED STATES BANKRUPTCY JUDGE

C-13-7a  
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:  
Kevin Brian Carver  
Amy Long Carver  
714 Chub Lake Loop Road  
Roxboro, NC 27574

SS# xxx-xx-7382  
SS# xxx-xx-9790

ORDER CONFIRMING PLAN  
CHAPTER 13

Case No. B-14-80191 C13D

Debtor(s)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Richard M. Hutson II, Standing Trustee, Post Office Box 3613, Durham, North Carolina 27702;
- II. The attorney for the Debtor(s) is John T. Orcutt;
- III. Under the final plan (the "Plan") as proposed:

**A. Plan Payments**

1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
2. The monthly plan payment to the Trustee is \$469.00 beginning 4/11/2014; Payments into the Plan shall be increased to \$755.00 per month beginning 05/2014.

**B. Administrative Costs**

1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$3,700.00. The Attorney has received \$0.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

ltp

**C. Priority Claims**

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Person County Tax Collector

**D. Secured Claims**

**1. Long-term Debts - To be paid by Trustee.**

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
Pennymac Loan Services 714 Chub Lake Loop Road Roxboro, NC	N	\$632.38 (includes escrow)	07/14	06/14	Unknown	To be determined

**2. Secured Claims To Be Paid In Full - Real Property**

Creditor & Property	Claim Filed (Y/N)	Amount of claim	Monthly Payment	Interest Rate
Person County Tax Collector 714 Chub Lake Loop Road Roxboro, NC	N	The debt due Person County Tax Collector for real property taxes are to be paid through the debtor's(s') escrow account maintained by mortgage holder.		

**D. General Unsecured Claims Not Separately Classified.**

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

**E. Special Provisions**

**SPRINGLEAF FINANCIAL SERVICES, INC. ("SPRINGLEAF")**

Springleaf has filed a proof of claim in this case in the amount of \$4,903.33 secured with household goods. The claim does not have a properly recorded UCC-1 attached; therefore, the claim shall be allowed as unsecured.

**F.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **60** monthly plan payments, with the plan to be reviewed in six (6) months and periodically thereafter for plan payment adjustments;

**G.** The terms and provisions of the Standing Order dated **February 24, 2012**, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**.

**H.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

**ORDERED** that the Plan is confirmed.

**END OF DOCUMENT**

PARTIES TO BE SERVED

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RICHARD M. HUTSON, II  
STANDING TRUSTEE  
P.O. BOX 3613  
DURHAM, NC 27702-3613